

**Amendments to the Specification**

Please amend the "CROSS-REFERENCE TO RELATED APPLICATIONS" section to read as follows:

CROSS-REFERENCE TO RELATED APPLICATIONS

[Para 1] ~~The present application is a continuation-in-part of U.S. Application Serial No. 09/865,878, entitled "RECURRENT BILLING MAINTENANCE SYSTEM," filed on May 25, 2001; this invention claims priority to U.S. Patent Application Serial No. 10/192,488, entitled "SYSTEM AND METHOD FOR RFID PAYMENT USING RADIO FREQUENCY IDENTIFICATION IN CONTACT AND CONTACTLESS TRANSACTION," filed July 9, 2002, (which itself claims priority to U.S. Provisional Application No. 60/304,216, entitled "SYSTEM AND METHOD FOR RFID PAYMENTS," filed July 10, 2001), to U.S. Provisional Patent Application No. 60/396,577, entitled "SYSTEM AND METHOD FOR PAYMENT USING RADIO FREQUENCY IDENTIFICATION IN CONTACT AND CONTACTLESS TRANSACTIONS" filed July 16, 2002, and to U.S. Patent Application No. 10/340,352, entitled "SYSTEM AND METHOD FOR INCENTING PAYMENT USING RADIO FREQUENCY IDENTIFICATION IN CONTACT AND CONTACTLESS TRANSACTIONS," filed January 10, 2003 all of which are incorporated herein by reference.~~ The present application is a continuation-in-part of U.S. Patent Application Serial No. 09/865,878, entitled "RECURRENT BILLING MAINTENANCE SYSTEM," filed on May 25, 2001, which has issued as U.S. Patent No. 7,035,872 on April 25, 2006. The '878 application is a continuation-in-part of U.S. Patent Application No. 10/340,352, entitled "SYSTEM AND METHOD FOR INCENTING PAYMENT USING RADIO FREQUENCY IDENTIFICATION IN CONTACT AND CONTACTLESS TRANSACTIONS," filed January 10, 2003. The '352 application is a non-provisional of U.S. Provisional No. 60/396,577 filed July 16, 2002. The '352 application is also a continuation-in-part of U.S. Patent Application No. 10/192,488, entitled "SYSTEM AND METHOD FOR RFID PAYMENT USING RADIO FREQUENCY IDENTIFICATION IN CONTACT AND CONTACTLESS TRANSACTIONS," filed July 9, 2002, which has issued as U.S. Patent No. 7,239,226 on July 3, 2007. The '488 application is a non-provisional of U.S. Provisional No. 60/304,216, filed July 10, 2001. All of the above-referenced applications are incorporated herein by reference.